

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)	ATTY. DOCKET NO. 3635-4000	SERIAL NO. TBA
	APPLICANT Hodgdon et al.	
	FILING DATE	GROUP ART UNIT TBA

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
JMT	5,774,881	06/30/98	Friend et al.	705	36	10/30/95
JMT	5,806,042	09/08/98	Kelly et al.	705	4 & 35	10/11/95

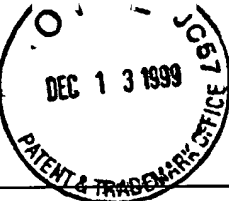
FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)

A	JMT		Geer, Caroline T.; "Personal Finance: Factoring Uncertainty Into Retirement Planning: The Monte Carlo Method"; Fortune Magazine; 200; January 11, 1999;
B	JMT		Roha, Ronaleen; "Cracking your nest egg": (investing in retirement); Kiplinger's Personal Finance Magazine (Kiplingers Pers Finance Mag) v52, no10 (Oct. '98) p126-9.
C	JMT		Cordaro, Christopher J.; "Using Monte Carlo Simulations for Retirement Planning;" Retirement Planning/July-August 1998; p39-44.
D	JMT		Clements, Jonathan; "Riding Out Retirement; Knowing how to manage your retirement fund so that you don't run out too soon can be difficult - especially when you can't predict the stock market or future levels of inflation"; The Wall Street Journal; June 15, 1998, Monday, STAR EDITION; Section: Business, p1.
E	JMT	X	Kennedy, James K.; Nash, Robert T.; Bonno, John Andrew; "How Much Is Enough? A Guide to Planning for a Retirement Portfolio"; Journal of Financial Planning; Section: Contributions; June 1998; pp82-88
F	JMT	✓	Bengen, CFP, William P.; "Conserving Client Portfolios During Retirement, Part III"; Journal of Financial Planning; December 1997; Section: Contributions; pp84-97.
G	JMT		Sit, Mary; "Making the savings last Experts say planning is key to keeping money worries at bay"; Boston Globe (Boston, MA, US); Section: Home Economics: Retirement; Publication date: 971110.

H	gnd		Spragins, Ellyn E.; "No time to waste: the rules for investors change in the years just before and after retirement. Here's a handbook. (Focus On Your Money)"; Newsweek; March 24, 1997; v129, n12, p84(2).
J	gnd		Simon, Ruth; "How to be sure you never go broke; (retirement planning report; cover story)"; Money (Money); Oct. '96; v25; p100-1+.
J	gnd		Veres, Robert N., "The Monte Carlo Solution"; Dow Jones Investment Advisor; 21 st Century Planner: Attachment 2: May 1996; p35, 36 & 38.
K	gnd		Smith, Anne Kates; "Picking up the pieces: strategies: rebuilding your portfolio for the next bull market"; (1991 Investment Guide) (Cover Story); U.S. News & World Report; 12/17/90; v109, n24, p90(2).
L	gnd		Edgerton, Jerry; "Make your money last a lifetime; when you live on your investments, managing them is serious business"; (Special Report: Six Steps to Financial Freedom); Money, Nov, 1986; v15, p100(4).
M	gnd		Currier, Chet; "Pros and Cons of Mutual Fund Withdrawal Plans"; Dateline: New York Priority: Weekday Advance; Oct. 30, 1985.
N	gnd		Cooley, Philip L.; Hubbard, Carl M.; Walz, Daniel T.; "Sustainable Withdrawal Rates from Your Retirement Portfolio"; Document printed by Department of Business Administration, Trinity University, San Antonio, TX 78212-720; 210-726-7281; Internet address: PCOOLEY@TRINITY.EDU. (not dated).
O	gnd		Luxenberg, Stan; "Calibrating the right mix for your retirement portfolio. (Special Section: Planning for Retirement)"; Medical Economics, v73, n11, p53(5); June 10, 1996.
P	gnd		Nelson, Stephen L.; "Plan for a successful retirement; calculate what you need to contribute now to build a healthy nest egg;" PC World; v11, n3, pL21(4); March, 1993.
EXAMINER <i>David L. Patis</i>			DATE CONSIDERED 6-15-01
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			



paper # 2

Sheet 1

FORM PTO-1449		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 3635-4000		SERIAL NO. 09/259,770	
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)				APPLICANT Hodgdon et al.			
				FILING DATE March 1, 1999		GROUP ART UNIT 2761	
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
							YES NO
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Papers, Etc.)							
<i>Jmb</i>			DATABASE ABI/INFORM On-line! UMI retrieved from DIALOG, accession no. 01202388 XPO02911248 the whole document; Tim McCollum: "Adding some byte to retirement plans", NATION'S BUSINESS, vol. 84, no. 8, May 1996 (1996-05), pates 52-55				
<i>Jmb</i>			"Vanguard Retirement Planner Version 3.0 for Windows Retirement Planning Software User's Manuel" 1995 XP002911250 pages 2-22				
EXAMINER <i>Ray L. H. & R. H.</i>				DATE CONSIDERED <i>6-15-01</i>			
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							